

REMARKS

Claims 1-29 are pending in the present application. Claims 1-3, 7, 9, 14-16, 20-22 and 24-26 were amended. Reconsideration of the claims is respectfully requested.

I. 35 U.S.C. § 103 (Obviousness)

Claims 1-29 were rejected under 35 U.S.C. § 103(a) as being unpatentable over *Schrader et al* in view of *Stein et al*. This rejection is respectfully traversed.

In *ex parte* examination of patent applications, the Patent Office bears the burden of establishing a *prima facie* case of obviousness. MPEP § 2142; *In re Fritch*, 972 F.2d 1260, 1262, 23 U.S.P.Q.2d 1780, 1783 (Fed. Cir. 1992). The initial burden of establishing a *prima facie* basis to deny patentability to a claimed invention is always upon the Patent Office. MPEP § 2142; *In re Oetiker*, 977 F.2d 1443, 1445, 24 U.S.P.Q.2d 1443, 1444 (Fed. Cir. 1992); *In re Piasecki*, 745 F.2d 1468, 1472, 223 U.S.P.Q. 785, 788 (Fed. Cir. 1984). Only when a *prima facie* case of obviousness is established does the burden shift to the applicant to produce evidence of nonobviousness. MPEP § 2142; *In re Oetiker*, 977 F.2d 1443, 1445, 24 U.S.P.Q.2d 1443, 1444 (Fed. Cir. 1992); *In re Rijckaert*, 9 F.3d 1531, 1532, 28 U.S.P.Q.2d 1955, 1956 (Fed. Cir. 1993). If the Patent Office does not produce a *prima facie* case of unpatentability, then without more the applicant is entitled to grant of a patent. *In re Oetiker*, 977 F.2d 1443, 1445, 24 U.S.P.Q.2d 1443, 1444 (Fed. Cir. 1992); *In re Grabiak*, 769 F.2d 729, 733, 226 U.S.P.Q. 870, 873 (Fed. Cir. 1985).

A *prima facie* case of obviousness is established when the teachings of the prior art itself suggest the claimed subject matter to a person of ordinary skill in the art. *In re Bell*, 991 F.2d 781, 783, 26 U.S.P.Q.2d 1529, 1531 (Fed. Cir. 1993). To

establish a *prima facie* case of obviousness, three basic criteria must be met. First, there must be some suggestion or motivation, either in the references themselves or in the knowledge generally available to one of ordinary skill in the art, to modify the reference or to combine reference teachings. Second, there must be a reasonable expectation of success. Finally, the prior art reference (or references when combined) must teach or suggest all the claim limitations. The teaching or suggestion to make the claimed invention and the reasonable expectation of success must both be found in the prior art, and not based on applicant's disclosure. MPEP § 2142.

Claims 1, 8, 15 and 21 each recite forming a persistent transaction group within account data records. Such a feature is not shown or suggested by the cited references. The cited portions of both *Schrader et al* and *Stein et al* (out box 167 in *Schrader et al* and settlement queue 168 in *Stein et al*) relate to transient queues in which transactions are accumulated for processing, not to persistent transaction groups within account records.

Claims 1, 15 and 21 each recite that the transaction group may be selectively treated as either a single transaction or as a plurality of transactions. Such a feature is not shown or suggested by the cited references. *Schrader et al* teaches an outbox 167 in which individual transactions are queued for first-in, first-out processing. *Stein et al* teaches a settlement queue 168 in which accumulated transaction are batch processed once an aging or cumulative amount threshold has been reached. Neither reference teaches or suggests treating transactions as both discrete individual transactions and as a single transaction. The mere fact that one reference teaches treating queued transactions individually while the other suggests batch processing does not suggest the claimed feature of treating the transactions in both manners. Moreover, no reasonable expectation of success is found in the references, which provide no basis for identifying how the

queued transactions could be treated both individually and in the aggregate.

Claims 1, 5, 8, 12, 15 and 19 each recite displaying the transaction group total when the individual transactions are displayed. Such display of the transaction group total when the individual transactions are displayed facilitates manual reconciliation with an external account statement. Such a feature is not shown or suggested by the cited references. *Schrader et al* does not teach or suggest displaying a cumulative total for individual transaction instructions 169 within out box 167. *Stein et al* teaches comparing a cumulative total for transactions within settlement queue 168 to an amount threshold, but does not teach or suggest displaying the cumulative total.

Claims 2, 9, 16, 21 and 25-26 each recite that the transaction group record contains a transaction identifier, date, description and amount for each individual transaction within the transaction group as well as a transaction group total. Such a feature is not shown or suggested in the cited references. *Schrader et al* does not teach or suggest treating the individual transaction instructions 169 within out box 167 in the aggregate in any manner. *Stein et al* does not teach or suggested maintaining the cumulative amount total as part of the records for settlement queue 168.

Claims 4, 11, 14 and 18 each recite displaying a visual indicator of the association of the selected transaction within and forming the transaction group when the selected transactions are individually displayed. Such a feature is not shown or suggested by the cited references. *Schrader et al* does not teach or suggest aggregate treatment of individual transaction instructions 169 within out box 167, much less visually indicating such aggregate treatment. *Stein et al* does not teach or suggest providing a visual indication of association of transactions within settlement queue 168.

Claim 6 recites reconciling transaction groups with trans-

actions from an external statement or retrieved transaction records using the transaction group total. Such a feature is not shown or suggested by the cited references. *Schrader et al* does not teach of suggest aggregate treatment of individual transaction instructions 169 within out box 167, much less visually indicating such aggregate treatment. *Stein et al* teaches use of a cumulative transaction total for transactions within settlement queue 168 to determine when an amount threshold has been exceeded, but not for reconciling transactions within the settlement queue with external account records.

Claim 7 recites treating the transaction group as a single transaction for reconciliation purposes, and uniformly setting or not setting a reconciliation property, but treating the selected transactions individually for sorting or searching based on description. Such a feature is not shown or suggested by the cited references.

Claims 25 and 26 each recite that totals for transaction groups are employed in reconciling--comparing and identifying matches between--external account transaction records to user account transaction records. Such a feature is not shown or suggested by the cited references.

Therefore, the rejection of claims 1-29 under 35 U.S.C. § 103 has been overcome.

II. Conclusion

It is respectfully urged that the subject application is patentable over *Schrader et al* in view of *Stein et al* and is now in condition for allowance.

AMENDMENTS WITH MARKINGS TO SHOW CHANGES MADE

Claims 1-4, 7, 9, 11, 14-16, 20-22 and 24-26 were amended herein as follows:

1. (three times amended) A method of facilitating account statement reconciliation, comprising:

associating selected transactions within data records for an account to form a persistent transaction group [which]within the account data records, wherein the transaction group may be treated both as a single transaction and as a plurality of individual transactions by a user, wherein the selected transactions were paid or deposited together; and

displaying a total for the transaction group when the selected transactions within the transaction group are individually displayed, wherein the total for the transaction group may be readily reconciled with a consolidated entry in an external account statement.

2. (twice amended) The method of claim 1, wherein the step of associating selected transactions within data records for an account to form a persistent transaction group within the account data records further comprises:

instantiating a container object to contain data records for [said]the transaction group, wherein the data records include

a transaction identifier,
a transaction date,
a transaction description, and
a transaction amount

for each transaction within the transaction group, together with a transaction group amount equaling the total for the transaction group.

1 3. (amended) The method of claim 1, wherein the step of
2 associating selected transactions within data records for an
3 account to form a persistent transaction group within the account
4 data records further comprises:

5 supporting selection of multiple data records; and
6 providing an option for associating multiple selected data
7 records as a transaction group.

1 4. (twice amended) The method of claim 1, further comprising:
2 displaying a visual indicator of the association of the
3 selected transactions within and forming the transaction group when
4 the selected transactions within the transaction group are
5 individually displayed.

1 6. (twice amended) The method of claim 5, further comprising:
2 identifying unreconciled transactions within data records for
3 the account; [and]
4 determining whether the unreconciled transactions include at
5 least one transaction from a transaction group; and
6 reconciling each transaction group containing unreconciled
7 transactions to a corresponding transaction record within the
8 external account statement utilizing the transaction group total.

1 7. (twice amended) The method of claim 1, further comprising:
2 treating the transaction group as a single transaction during
3 automatic reconciliation of the account with the external account
4 statement, wherein the transaction group amount is employed for
5 reconciling the selected transactions with the external account
6 statement and a reconciliation property for each of the selected
7 transactions is uniformly set or not set; and
8 treating the selected transactions within the transaction

group individually in categorization of transactions for the account, wherein each of the selected transactions may be sorted or selected based upon a description for the selected transaction.

9. (three times amended) The apparatus of claim 8, wherein the association means further comprises:

instantiation means for instantiating a container object to contain data records for the transaction group, wherein the data records include

a transaction identifier,
a transaction date,
a transaction description, and
a transaction amount

for each transaction within the transaction group, together with a transaction group amount equaling the total for the transaction group.

11. (twice amended) The apparatus of claim 8, further comprising:
indication means for displaying a visual indicator of the association of the selected transactions within and forming the transaction group when the selected transactions within the transaction group are individually displayed.

14. (twice amended) The apparatus of claim 12, further comprising:
indication means for displaying a visual indicator of the association of selected transactions within and forming each transaction group within [s the aid] the plurality of transaction groups when the selected transactions within each transaction group are individually displayed.

15. (three times amended) A computer program product for use with a data processing system, comprising:

3 a computer usable medium;
4 first instructions on the computer usable medium for
5 associating selected transactions within data records for an
6 account to form a persistent transaction group having a data record
7 distinct from data records for the selected transactions[to
8 allow], allowing the transaction group to be selectively treated as
9 a single transaction and as a plurality of individual transactions,
10 wherein the selected transactions were paid or deposited together;
11 and
12 second instructions on the computer usable medium for
13 displaying a total for the transaction group when the selected
14 transactions within the transaction group are individually
15 displayed, wherein the total for the transaction group may be
16 readily reconciled with a consolidated entry in an external account
17 statement.

1 16. (twice amended) The computer program product of claim 15,
2 wherein the first instructions further comprise:
3 instructions for instantiating a container object to contain
4 data records for the transaction group, wherein the data records
5 include
6 a transaction identifier,
7 a transaction date,
8 a transaction description, and
9 a transaction amount
10 for each transaction within the transaction group, together with a
11 transaction group amount equaling the total for the transaction
12 group.

1 20. (twice amended) The computer program product of claim 19,
2 further comprising:
3 fifth instructions on the computer usable medium for

4 identifying unreconciled transactions within data records for the
5 account; [and]

6 sixth instructions on the computer usable medium for
7 determining whether the unreconciled transactions include at least
8 one transaction from a transaction group; and

9 seventh instructions on the computer usable medium for
10 reconciling each transaction group containing unreconciled trans-
11 actions to a corresponding transaction record within the external
12 account statement utilizing the transaction group total.

1 21. (three times amended) An Internet client, comprising:

2 a data processing system receiving and transferring data over
3 the Internet; and

4 records for account transactions stored within the data
5 processing system, the records including at least one transaction
6 group record persistently maintaining an association of records for
7 selected transactions within the account transactions which were
8 paid or deposited together, the at least one transaction group
9 record allowing the selected transactions to be selectively treated
10 as a single transaction and as a plurality of individual
11 transactions, wherein the at least one transaction group record
12 includes

13 a transaction identifier,

14 a transaction date,

15 a transaction description, and

16 a transaction amount

17 for each transaction within the transaction group, together with a
18 transaction group amount equaling the total for the transaction
19 group.

1 22. (twice amended) The Internet client of claim 21, wherein the
2 data processing system further comprises:

3 means for retrieving transaction information over the
4 Internet; [and]

5 means for comparing the transaction group record to the
6 retrieved transaction information separately from the records for
7 the selected transactions; and

8 means for reconciling the transaction group record to the
9 retrieved transaction information utilizing the total for the
10 transaction group.

1 24. (twice amended) The Internet client of claim 21, wherein the
2 data processing system further comprises:

3 means for uniformly indicating a reconciliation state of each
4 of the selected transactions.

1 25. (three times amended) An Internet server, comprising:

2 a data processing system receiving and transferring data over
3 the Internet;

4 a storage device maintaining account transaction records for
5 an account; and

6 software operable in the data processing system for:

7 receiving an external request for transaction records for
8 the account over the Internet;

9 comparing the external transaction records to the account
10 transaction records, wherein the external transaction records
11 include transaction groups for transactions paid or deposited
12 together, each transaction group including

13 a transaction identifier,

14 a transaction date,

15 a transaction description, and

16 a transaction amount

17 for each transaction within the transaction group, together

18 with a total for the transaction group, wherein each trans-

19 action group is compared as a single transaction to the

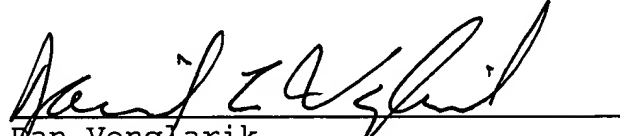
20 account transaction records utilizing the total for the
21 transaction group;
22 transmitting the account records over the Internet; and
23 transmitting a signal over the Internet for initiating a
24 determination of whether the account records includes a match
25 to a total for a transaction group.

1 26. (three times amended) A method of automatically reconciling
2 account transaction records with user transaction records over the
3 Internet, comprising:
4 transmitting information regarding an account from a server
5 over the Internet to a user unit;
6 comparing the information regarding the account to
7 corresponding information from the user transaction records,
8 wherein the user transaction records include transaction group
9 records for transaction groups of selected transactions which were
10 paid or deposited together, each transaction group record including
11 a transaction identifier,
12 a transaction date,
13 a transaction description, and
14 a transaction amount
15 for each transaction within the transaction group, together with a
16 total for the transaction group, wherein transaction group records
17 are compared as a single transaction for the total for the
18 transaction group to the information regarding the account;
19 determining matches between the account information and the
20 user transaction records at the user unit;
21 identifying transaction groups for which a match to the total
22 for the transaction group by account information is determined; and
23 altering a state associated with user transaction records for
24 individual transactions within the transactions groups.

The Examiner is invited to call the undersigned at the below-listed telephone number if, in the opinion of the Examiner, such a telephone conference would expedite or aid the prosecution and examination of this application.

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Respectfully submitted,


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